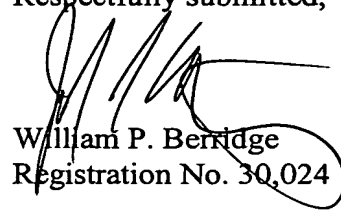


REMARKS

Claims 1-13 are pending in this application. By this Amendment, claims 5-7, 9 and 11 are amended and an Abstract is added.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge
Registration No. 30,024

Joel S. Armstrong
Registration No. 36,430

WPB:JSA/cqc

Attached: Abstract

Date: October 17, 2005

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<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
